

Telemarketers Offering Prize Promotions Must Tell You:

- ▲ the odds of winning a prize or the factors used to calculate the odds;
- ▲ that no purchase or payment required to win a prize or participate in a prize promotion;
- ▲ how to participate without buying or paying anything;
- ▲ what you'll have to pay or the conditions you'll have to meet to receive or redeem a prize.

A telemarketer who offers to sell goods or services in connection with a prize promotion must give the sales pitch BEFORE the prize description. If it's the other way around, hang up! The telemarketer is breaking the law!

If You Have A Complaint

To file a complaint against a company, contact:

Office of the Attorney General
Consumer Protection Division
1024 Capital Center Drive
Frankfort, KY 40601

or call:

1-888-432-9257
or
(502) 696-5389.

Visit our Website at www.law.state.ky.us

To Remove Your Name from National Junk Mail Lists

Write:

Mail Preference Service
Direct Marketing Association
PO Box 9008
Farmingdale, NY 11735-9008

(Include your name and address and ask to be removed from all current and future mailing lists. Make sure you sign and date your letter and keep a copy for your records).

To Remove Your Name from National Telephone Lists

Write:

Telephone Preference Service
PO Box 9014
Farmingdale, NY 11735-9014

(Include your name, address and phone number and ask that your phone number be removed from all current and future telephone lists).

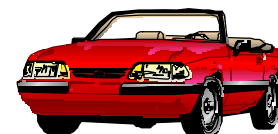
Other Ways to Remove Your Name from Call-Lists:

- Ask to be placed on Kentucky's No-Call List by calling 1-800-671-7701;
- Ask telemarketers who call you to place your name on their company's "Do Not Call List." By law, they must maintain such a list.

ARE YOU A WINNER?



PROBABLY NOT!



Congratulations - You are a winner of one of five valuable prizes!"

If you receive a letter or phone call with a message like this, be skeptical! Scam artists often use the promise of a valuable "prize" or "award" to entice you to buy whatever merchandise they are selling. Some may even require that you call a 900 number for more information about your prize. Typically, these prizes are not worth what you must pay to receive the merchandise or the cost of the phone call, or the shipping that you pay. As a rule, if you have to pay to receive your prize, it's not a prize. You haven't won anything. And, if you have to pay to enter a sweepstakes, it is illegal!

How Did They Get My Name?

If you sign up for local promotions, respond to sweepstakes or other junk mail offers, your name goes on mailing lists that are sold to other promoters. If you have sent money in the past to these companies, you are now on their "mooch list" and you are a prime target for additional junk mail and telemarketing calls.

How Can I Protect Myself?

The next time you get a "personal" or an "official" letter or a phone call telling you it's "your lucky day," keep these points in mind:

☛ Some contest promoters use names that resemble official organizations or use an envelope that looks like it contains an important government document or check. Don't be deceived by these letters that look official, or urgent. Pitch them!

☛ Read the letter carefully, including the fine print. Here you may find hidden requirements that you must meet before you can receive your prize. Remember, free is free. Never pay for a free prize.

☛ Be cautious of contest promoters who use a toll-free "800" number that directs you to dial a pay-per-call "900" number. Charges for these calls are often very high.

☛ Beware if a contest promotion company urges you to send money by an overnight delivery or courier service. Fraudulent telemarketers sometimes use these services to take your money fast - before you realize that you have been cheated.

☛ Do not give your checking account or credit card numbers to unsolicited callers. Some may claim to already have your number and ask you for verification in order for you to claim your "prize". This is a gimmick!

☛ Be wary of offers that claim to be "limited time only" and offers that urge you to "buy on the spot."

☛ Check out companies with the Attorney General's Office or the Better Business Bureau; however, this is not foolproof: there may be no record of complaints if a company is too new or has changed its name.

☛ Some telemarketers may try to make you feel guilty, or they may verbally abuse you if you say "no" to their offer. Hang up the phone immediately and report this abusive behavior to the Attorney General's Office.

☛ Never order magazines from a promotional company in order to better your chances of winning their sweepstakes. The odds of winning are the same - and that is very slim.

☛ Fraudulent telemarketers may reach you when you're lonely. They may call often and claim to be your friend. They only want your money!